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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)

Applicants: James Benjamin Williams et al.)

Serial No. 10/797,889)

Filed: March 10, 2004)

Title: Methods for issuing, distributing, managing and)
redeeming investment instruments providing)
securitized annuity options)

Examiner
Olabode Akintola

Art Unit 3691

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

FAX TRANSMISSION COVER LETTER

- 4 SHEETS TOTAL -

The attached INTERVIEW REPORT (3 pages) is being transmitted via facsimile to the central facsimile number of United States Patent and Trademark Office, (571) 273-8300, on March 2, 2007.

Respectfully submitted,



Dated: March 2, 2007

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Interview Report

This report is being submitted pursuant to 37 C.F.R. 1.133(b) to provide a complete written statement of the reasons warranting favorable action presented during the telephone interview between applicants' undersigned attorney Olabode Akintola conducted today, March 2, 2007.

In this interview, the patentability of individual claims was not discussed. Applicants' undersigned attorney urged Examiner Akintola to promptly act on the above-identified application because, prior to its recent reassignment to him, this application has already been examined by two other examiners who conducted four separate searches. The prior actions and searches are noted below:

- (1) Aug. 24, 2004: First Office Action by Examiner Steven R. Wasylchak based on 1st search
- (2) Nov. 30, 2004: Final Rejection by Examiner Wasylchak
- (4) Aug. 25, 2005: Prosecution reopened in view of Appeal Brief filed by applicants, non-final rejection based new art cited by Examiner Thu Thao Havan based on 2nd search
- (5) Jan. 11, 2006: Final Rejection by Examiner Havan

- (6) June 15, 2006: Non final rejection by Examiner Havan citing new prior art based on 3rd search
- (7) Oct. 15, 2006: non final rejection by Examiner Havan citing new prior art based on 4th search
- (8) Jan 12, 2007: Restriction requirement by Examiner Akintola

Applicants' undersigned attorney expressed the concern that the restriction requirement of January 12, 2007, to which applicant responded by electing claims 1-9, suggested that still another search was being considered, that the previous 27 months of examination and the four prior searches were being ignored, and that the examination was to begin anew with still another search.

In applicant's view, the examination conducted by Examiner Havan was thorough and complete, the most pertinent prior art has been made of record and formed the basis for the Office Action mailed on October 5, 2007. The reasons why the pending claims are patentable over this art were fully explained in applicants' Response mailed on October 19, 2006, which did not amend the claims or otherwise present any new issues.

In applicants' view, no further search is warranted. Applicant's Response filed on October 19, 2006 to the last action on the merits should be considered, and if found persuasive, the application should be allowed.

Respectfully submitted,



Dated: March 2, 2007

Charles G. Call, Reg. 20,406

Certificate of Transmission under 37 CFR 1.8

I hereby certify that INTERVIEW REPORT is being transmitted by facsimile to the central facsimile number of the U.S. Patent and Trademark Office, 571-273-8300, on March 2, 2007.



Dated: March 2, 2007

Signature

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